Overdraft-Related Fees (continued)

Fees charged this period **$90.00**
Includes $60 total overdraft fees plus $30 non-sufficient funds fees

Total amount you overdrew your account this period **$49.67**
May include overdrafts that you paid back during the period and items returned for insufficient funds

Number of times you overdrew your account this period 3

Number of days you were overdrawn ..... 5 days

Since January 1st, you have incurred **$210** in overdraft fees and **$60** in non-sufficient funds fees.

THREE SIMPLE WAYS TO LOWER THESE FEES

1. Track your balances, deposits and spending habits carefully. Sign up for text message alerts to warn you when your balance is getting low.
   We will send a message to your phone when your balance is low or you have overdrawn your account. This service is free, but your carrier may charge you for messages.

2. Link a savings account to your checking account.
   When you overdraft your checking account, any available money will be automatically transferred first from your savings account to avoid overdrawing your account. A $5 transaction charge applies for each automatic transfer.

3. Consider opting-out of overdraft coverage on your debit or ATM transactions.
   ATM and debit card transactions that would overdraw your account are declined and would not incur a fee. You can also request to opt-out of all overdraft coverage.

YOU ARE...

NOT currently signed up for text alerts.
Visit www.ABCBank.com/txtalerts to sign up.

NOT linking your savings account for automatic transfers.
Call us at (202) 555-1234 to link accounts.

OPTED-IN, allowing overdraft coverage and related fees for all transactions.
Call us at (202) 555-1234 to change your status.